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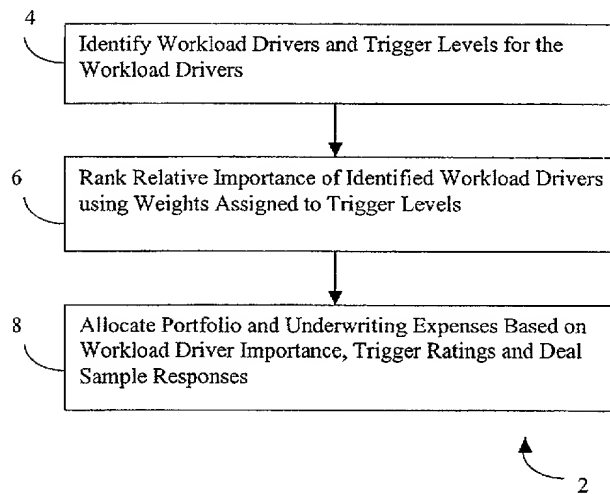


Figure 1

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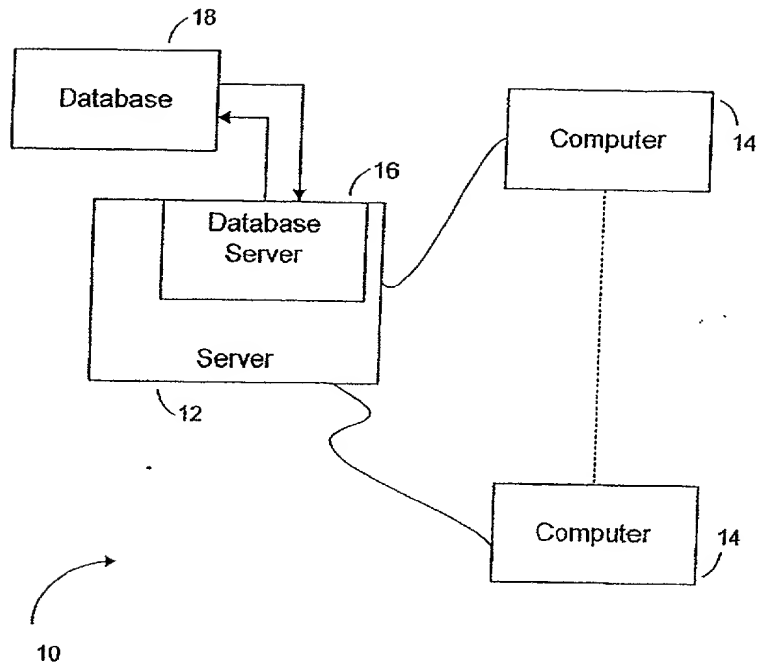
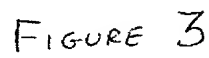


FIGURE 2

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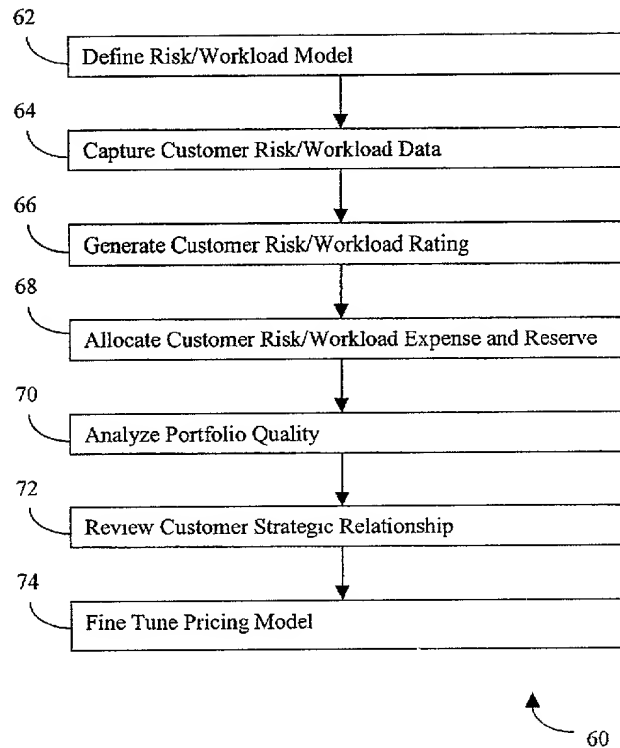


Figure 4

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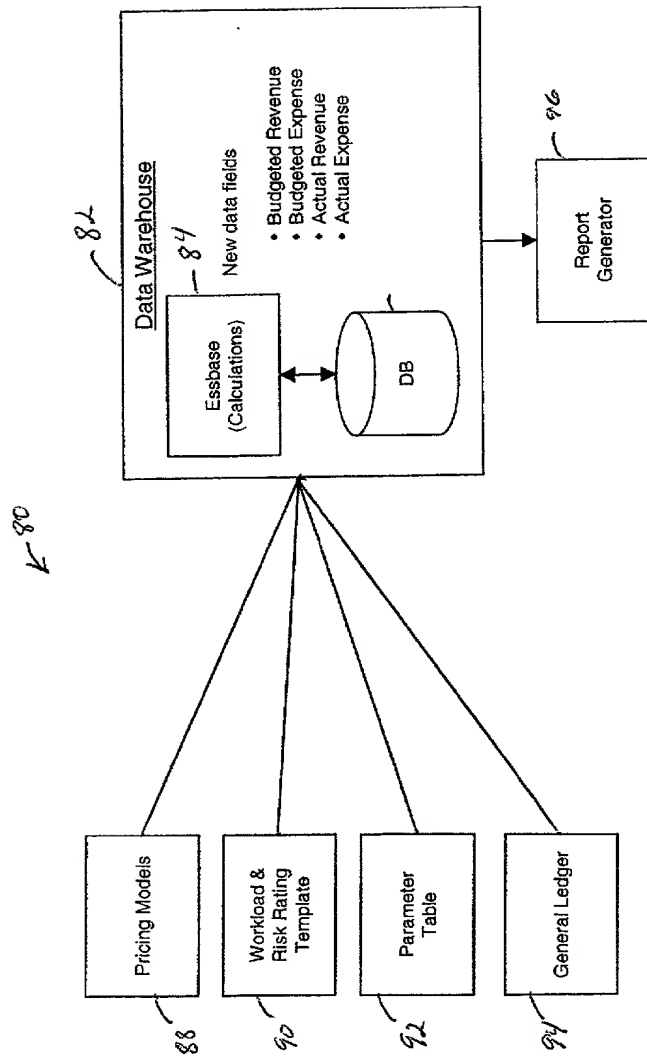


FIGURE 5

CUSTOMER	Customer Name
REGION	
SALES / PORTFOLIO REP	
U.S. or Canadian Deal	US
Cross-Sell Deal	No
Cross-Sell Source	

Select "US" (for U.S. Tax Rate) or "C" (for Canadian Tax Rate).
If "Yes" for Cross-Sell Deal, Select Cross-Sell Source; If "No" Leave Blank.

Required Inputs: *(Select Inputs From Drop Down Menus - All 11 Must be Completed)*

- 1) What is the collateral performance?
- 2) What is the excess availability after trade clean-up?
- 3) Are the books & records (systems & processes) adequate?
- 4) What is the risk classification?
- 5) How many slogans are in the borrowing base?
- 6) What is the frequency of borrowing?
- 7) What is the frequency of borrowing base reporting?
- 8) Is it a co-borrower structure?
- 9) What is the fixed charge coverage?
- 10) Is this a 1st time ABL borrower? (i.e., level of mgmt experience)
- 11) Is there an EK-IM bank guarantee?

FIGURE 6

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FIGURE 7

oh 1 →

FIGURE 8

DEAL SUMMARY												
Customer Name												
Expected Cash Flow Breakdown												
	YR.1	YR.2	YR.3	YR.4	YR.5	YR.6	YR.7	YR.8	YR.9	TOTAL	ANNUAL	BOA
REVOLVER BALANCE	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
TERM A BALANCE	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
TERM B BALANCE	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
TERM C BALANCE	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
CAPEX BALANCE	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
PREFERRED STOCK	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
COMMON STOCK	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
TOTAL INVESTMENT	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
AVERAGE LC	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
INCOME												
Interest Income (Term)	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
Term A	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
Term B	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
Term C	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
CAPEX	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
Dividends	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
Outstanding	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
Loan Fees	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
Commitment Fees	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
Closing Fee	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
Carbohydrate Fee	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
Annual Fee	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
Accidental Payments	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
Securitization CV	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
Warrent Realization	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
Interest Income	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
TOTAL INCOME	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
MONEY COST (Total)												
Revolving	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
Term A	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
Term B	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
Term C	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
Term D	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
CAPEX	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
Preferred Stock	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
Common Stock	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
CONTRIBUTED VALUE												
OPERATING EXPENSE	250,000	0	0	0	0	0	0	0	0	250,000	#DVP	#DVP
Depreciation	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
Underwriting	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
Periodic	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
Corporate AIA	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
Legal Expense	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
Cost-Sal	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
External Capital Markets	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
Internal Capital Markets	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
Loss Provision	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
Audit Expenses	0	0	0	0	0	0	0	0	0	0	#DVP	#DVP
TOTAL OF EXPENSE	250,000	0	0	0	0	0	0	0	0	250,000	#DVP	#DVP
TOTAL EXPENSES												
OPERATING INCOME	(250,000)	0	0	0	0	0	0	0	0	(250,000)	#DVP	#DVP
OPERATING LOSS	(250,000)	0	0	0	0	0	0	0	0	(250,000)	#DVP	#DVP
NET INCOME	(151,125)	0	0	0	0	0	0	0	0	(151,125)	#DVP	#DVP
CASH FLOWS	0	(151,125)	0	0	0	0	0	0	0	(151,125)	#DVP	#DVP

FIGURE 9
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Account Manager Name:

Account Name:

Workload - Collateral Monitoring

Frequency of Reporting

Frequency of Borrowing

Number of Agings

Co-Borrower Structure

of Inventory Locations

Workload - Customer Requests

ABL Experience (within last 12 mos.)

Monthly Time Required For Account Strategy

Number of WAM's/Other Requests (Incl. Line Inc.) Per Quarter

Risk

Excess Availability

Fixed Charge Coverage (LTM)

Quality Of Books & Records

Assessment Of Management

Ease Of Liquidation

Structure (Within/Outside of Policy 5.0; Conservative w/ Boot Collateral)

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FIGURE 10

Total Workload Time Allocation - All Accounts	
Collateral Monitoring (% of time per quarter)	100%
Customer Requests (% of time per quarter)	100%
Other	
Total Time	

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Region	Acct. Mgr.	Deal	Coll. Monitoring	Client Reqs.	Workload	Risk	Work/ Risk
E	Smith	Steel Co.	2.45	0.80	1.90	2.50	Mod/High
MW	Jones	Paper Co.	2.55	1.30	2.13	2.03	High/High
S	White	Drug Co.	2.00	0.50	1.50	0.60	Mod/Low
W	Black	Lumber Co.	2.00	1.00	1.67	1.80	Mod/Mod

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Figure 11

Strategic Relationship Review

Customer Name: _____ Account Manager: _____
 Maturity Date: _____ Date: _____

Goals	Specific Objectives	Achievements	Assessment*
Customer Visitation Determine visitation schedule & objectives	• •		
Senior Management Contact Determine senior management calling strategy & objectives.	• •		
Value Added Services Plans for cross selling other GE / GE Capital products & services	• •		
Opportunities For Performance Based Pricing Determine whether a performance based pricing strategy is appropriate	• •		
Flexibility In Structure / Reporting Determine whether increased flexibility is warranted due to improved financial & collateral performance	• •		
Incremental CV\$ Identify opportunities to generate incremental CV\$ through WAM fees, contract extensions & incremental new business.	• •		
Responsiveness Outline customer requirement & establish objectives to met/exceed expectation.	• •		
Retention Strategy Understand Customer CTO's & develop strategy to retain customer.	• •		

Overall Performance Rating
 Did Not Meet Expectations 1 2 3 4 5
 Met Expectations 3 4 5

*Performance Assessment Is The Responsibility Of The Region Manager & Portfolio Manager With Input From The SCO Where Appropriate

FIGURE 12 240

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